



OHIC's COVID-19 Behavioral Health Fund is Supporting Local Communities

The health and economic impacts of COVID-19 continue to create hardships for Rhode Islanders and their families. The Office of the Health Insurance Commissioner (OHIC) is committed to keeping the cost of insurance affordable, increasing access to health care services, and transforming the health care system in our state to meet the needs of those who have been impacted by the social and economic stresses caused by the pandemic. One of the strategies OHIC is utilizing to meet the behavioral health needs of Rhode Islanders is working with insurers to fund essential services through local nonprofits that are striving to support the behavioral health needs of local communities.



Thrive's Residential Services staff recently led a socially-distanced art project at the Barrington House Group Home. The activity served to inspire hope among residents during COVID-19. Thrive's Barrington House Group Home offers stable, long-term housing for individuals living with severe and persistent mental illness.

In April of this year, in collaboration with Governor Raimondo, OHIC established a COVID-19 Behavioral Health Fund at the Rhode Island Foundation with more than \$5 million designated to fund nonprofits working to help Rhode Islanders' cope with behavioral health challenges brought on and exasperated by the pandemic. This funding was made available by the state's four major insurers, as a result of a behavioral health coverage compliance review conducted by OHIC.

The funding has been distributed through a competitive grant process to provide critical resources and support for nonprofit organizations across the state working to meet the behavioral health and substance use disorder needs of Rhode Islanders and focusing on communities that have been disproportionately impacted by COVID-19 that are underserved by behavioral health supports.

“It is critical that we use this funding from our health insurers to meet some of the elevated pressures and challenges that this pandemic has placed upon our behavioral health care providers and the individuals and families that need these vital health care services,” said Health Insurance Commissioner Marie Ganim.

One of the organizations that received funding was Thrive Behavioral Health. Thrive provides invaluable support for children, families, and adults in Rhode Island who have been impacted by mental illness, addiction, or trauma. Regardless of age, ethnicity, gender, sexual orientation, or ability to pay, Thrive offers its members support and skills focused on recovery, in an effort to make positive and lasting changes in their lives.

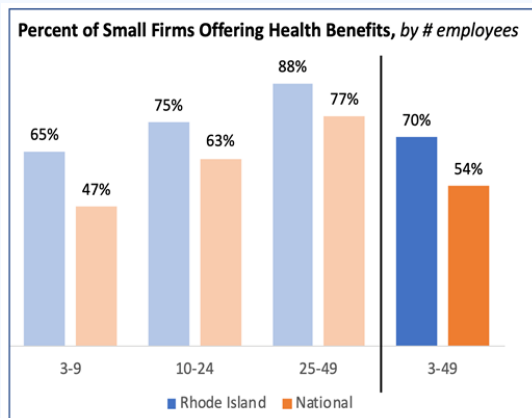
The grant enabled Thrive to meet the increased behavioral health needs in their community by compensating frontline staff, increasing their telehealth capacity, and providing the needed safety equipment in order for them to continue to provide essential support for their residential group home clients. Shown in the picture above, Thrive's Residential Service staff organized a socially-distant garden art project with their clients to help cope with the stresses and challenges of COVID-19.

To see a full list of nonprofit organizations that are being supported by OHIC's COVID-19 Behavioral Health fund, [click here](#).

Rhode Island Small Employer Health Benefit Survey Results

The Small Business Insurance Group (SBIG) is a collaborative workgroup convened by OHIC, HealthSource RI, and the Rhode Island Public Expenditure Council (RIPEC) with representatives from the business community, consumer advocates, health care providers, and insurers. The group was charged with considering what measures, if any, ought to be taken by the state to support Rhode Island small businesses seeking affordable, high-quality health insurance options and to mitigate the substantive declines in small group insurance coverage.

As part of that work, a survey of the health benefits offered by employers in Rhode Island with between 3-50 employees was sent out earlier this year. The data from that survey has been compiled into a final report and is available on our website, [here](#). These results give us a detailed baseline of the status of small businesses insurance in Rhode Island prior to the impact of COVID-19.



Key Survey Results

- Out of the 371 firms that completed the survey, 70% offer health benefits to at least some of their workers. This compares favorably to the national offer rate of 54% for similarly sized firms.
- Overall, 74% of workers at small firms are eligible for health benefits. 70% accept, or “take up” the offer of coverage, resulting in a coverage rate of 52%.
- Among firms that have part-time workers and offer them insurance, 95% of those part-time workers are eligible, and 58% take up coverage, resulting in a coverage rate of 55%.

Summary of Results: Accessing Insurance

- There are a variety of ways that small employer respondents access the health insurance marketplace. 69% of small firms reported use of a broker or consultant for purchasing health benefits; 16% of small firms with 3-49 employees offer health benefits through HSRI for Employers; about 10% of small firms answered that they are self-insured, 8% use an Association Health Plan and 2% are using a Professional Employer Organization (PEO).

Summary of Results: Cost Control Strategies

- Firms were asked which strategies they found most effective to control cost of health coverage based on their prior experience. Twenty-nine percent of small firms report that increasing cost sharing is the most effective approach to controlling health insurance cost, followed by changing carriers or health plans, at 21%.

Do You Have Questions About COVID-19 Testing and Screening?

Currently, health insurance carriers operating in Rhode Island are covering the cost of COVID-19 tests for their beneficiaries in a number of situations. These include providing no-cost testing for individuals referred for testing by a doctor because the individual is experiencing symptoms consistent with COVID-19 or has had close contact with someone who has COVID-19. Call RIPIN at 401-270-0101 with questions about your insurance coverage for COVID-19 testing. For up to date information about COVID-19, visit the Rhode Island Department of Health's website [here](#), for more information about testing, [click here](#) to view the COVID-19 testing flyer.

Upcoming Cost Trends Project Meeting: October 23

With support from the Peterson Center on Healthcare, the Rhode Island Executive Office of Health and Human Services and OHIC have partnered with Brown University School of Public Health for the Health Care Cost Trends Collaborative Project, an effort to strengthen Rhode Island's health care system performance and curb rising health care costs.

The project has produced a multi-year cost growth target for the state. On October 23rd, the State is hosting a three-hour virtual meeting to share baseline performance against the cost growth target, discuss provider experience to date with care delivery during COVID-19, share results from Brown's analysis of pharmacy cost drivers, and discuss policy opportunities to address pharmacy costs. To attend, please RSVP to Justine Zayhowski (jzayhowski@bailit-health.com) by October 12.